

Form 185 – ntc13plnafte

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-14949-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene Jacome-Espinoza
aka Irene Jacome
416 18th Street, Apt 2
Union City, NJ 07087

Social Security No.:
xxx-xx-2863

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 20, 2019.

On 9/18/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 5, 2020
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 21, 2020
JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Irene Jacome-Espinoza
DebtorCase No. 17-14949-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 185Page 1 of 3
Total Noticed: 64

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2020.

db +Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
 aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
 cr +American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
 cr +Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 516699693 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 516699694 +Best Buy/Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
 516909493 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516699698 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 516790703 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 516699701 +Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
 516699709 +Macy/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 518237446 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741)
 517397410 +Naomi Nunez, 70 Sunrise Dr, Edison, NJ 08817-5617
 518207066 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
 518207067 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
 516699715 +Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
 516846770 +Seterus Inc., as servicer for, Federal National Mortgage, Association (Fannie Mae), P.O. Box 1047, Hartford, CT 06143-1047
 516699718 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 516699719 +The Home Depot/Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 517375080 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
 517375081 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2020 23:57:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2020 23:57:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516699692 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2020 23:57:47 American Honda Finance, Po Box 168088, Irving, TX 75016
 517003196 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2020 23:57:47 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 516699690 +E-mail/Text: ally@ebn.phinsolutions.com Sep 21 2020 23:56:42 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
 516730776 E-mail/Text: ally@ebn.phinsolutions.com Sep 21 2020 23:56:42 Ally Financial, Po Box 130424, Roseville MN 55113-0004
 516699691 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:07:21 American Eagle/Syncb Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
 516699695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 22 2020 00:07:30 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516699696 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:07:20 Car Care One/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 516699697 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:07:18 Care Credit/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 516935217 +E-mail/Text: bankruptcy@capvs.com Sep 21 2020 23:57:51 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516699699 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:14 Comenitycapital/fe21cc, Po Box 182120, Columbus, OH 43218-2120
 516699700 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15 Comenitycapital/mprcc, Po Box 182120, Columbus, OH 43218-2120
 516699702 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 22 2020 00:06:35 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
 516930065 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2020 23:57:29 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 516715147 E-mail/Text: mrdiscren@discover.com Sep 21 2020 23:56:51 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516699703 +E-mail/Text: mrdiscren@discover.com Sep 21 2020 23:56:51 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 516699704 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:06:28 Gap/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516699705 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:07:21 Guitar Center/Synchrony Bank,
Po Box 965064, Orlando, FL 32896-5064
516699706 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:06:26 Home Design Furn/Syncb,
C/o Po Box 965036, Orlando, FL 32896-0001
516699689 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:07:19 JC Penneys/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699707 +E-mail/Text: PBNCNotifications@perituservices.com Sep 21 2020 23:56:54 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516699708 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:07:19 Lowes/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516896509 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 21 2020 23:57:38 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011
516699710 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15
New York & Co/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516751483 E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:06:26 ONEMAIN FINANCIAL,
P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516699711 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:06:26 Old Navy/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699712 +E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:07:18 OneMain, Attn: Bankruptcy,
601 Nw 2nd St, Evansville, IN 47708-1013
516947595 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:06:35
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516941387 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:04
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
Norfolk VA 23541
516941377 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:38
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
516941370 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:36
Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516941374 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:36
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516947108 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:06:36
Portfolio Recovery Associates, LLC, c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541
516941386 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:36
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
516699713 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15 Pier 1/Comenity Bank,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516699714 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:06:26 QVC/Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516878469 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2020 23:57:29
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516699717 E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:07:18 Springleaf Financial S,
119 US Highway 22, Dunellen, NJ 08812
516700606 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:06:51 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516927869 +E-mail/PDF: gecscedi@recoverycorp.com Sep 22 2020 00:06:51 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516815679 +E-mail/Text: bncmail@w-legal.com Sep 21 2020 23:57:47 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516699720 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15
Victoria Secret/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516944108* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699716 ##+Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jeanette F. Frankenberger on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmeclf@sternlav.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marguerite Mounier-Wells on behalf of Debtor Irene Jacome-Espinoza nadiafinancial@gmail.com, mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
mcozzini@sternlav.com
Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
rsolarz@kmllawgroup.com
Steven P. Kelly on behalf of Creditor Seterus, Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12